

## STATEMENT OF PURPOSE

### RS20857

Idaho Code sections 41-4706 and 41-5206 provide standards for small employer and individual health insurance rates including what are permissible case characteristics and permissible rate increases. This proposal will add the general standards that rates shall not be excessive, inadequate, nor unfairly discriminatory, and provide rulemaking authority to further describe and explain these standards. The proposal also adds the immunization assessments under Chapter 60, Title 41, Idaho Code, to the list of other assessments that should not be considered for purposes of rate calculations.

Most of the information submitted to the Department of Insurance supporting a small employer or individual health carrier's rates is considered to be proprietary and not subject to public disclosure. Language in this proposed legislation would remove potential confusion to provide that to the extent other applicable law provides for public disclosure of a health carrier's rates, that information would be subject to public disclosure.

### FISCAL NOTE

None.

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